



PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION

William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110
Form Approved
Exp. Date 08/31/2023
PSFAP - XBCR

PSLF

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN	<input type="text"/>		
Date of Birth	09/01/1949		
Name	Fred Nance Jr		
Address	17239 EVANS AVENUE		
City	SOUTH HOLLAND	State	IL Zip Code 60473
Telephone - Primary	(708) 921-1395		
Telephone - Alternate	(708) 921-1395		
Email	frednance@clickservices.org		

For more information on PSLF, visit StudentAid.gov/publicservice. To apply online, visit StudentAid.gov/PSLF.

SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, CERTIFICATION, AND AUTHORIZATION

I request (1) that the U.S. Department of Education (the Department) determine whether I qualify for PSLF or TESPLF, and discharge any qualifying loans that I have, and (2) if none of my loans qualify for PSLF or TEPSLF when I submit this form, determine how many qualifying payments I have made towards PSLF and TEPSLF.

- I just want to find out how many qualifying payments I have made or if my employer is a qualified employer.
- I believe I qualify for forgiveness under PSLF or TEPSLF right now.
- If I indicated that I believe I qualify for forgiveness now, I want a forbearance while my application is being processed, but understand that periods of forbearance do not count towards forgiveness.

I understand that:

1. To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor the employment have to be consecutive.
2. To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.
3. By submitting this form, my student loans held by the Department may be transferred to FedLoan Servicing.
4. If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I continue to work for the employer.
5. If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.
6. If I am not eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made towards PSLF and TEPSLF.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this application, but before forgiveness is granted, I will notify the Department (see Section 7) immediately.

- Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. Complete Section 3, but do not complete Section 4.

Borrower's Signature

Date

SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name
EMAGES INC
2. Federal Employer Identification Number (FEIN)
363895807
3. Employer Address:
7601 S KOSTNER AVE STE 500
CHICAGO, IL 60652-1100 US
4. Employer Website (if any):
5. Employment Begin Date:
10/01/2010
6. Employment End Date:
09/30/2012 OR Still Employed
7. Employment Status: Full-Time Part-Time
8. Hours Per Week (Average) 40
- Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993.
9. Is your employer a **governmental** organization?
- A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps. Federal service includes military service.
- Yes - Skip to Section 4.
 No - Continue to Item 10.
10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)?
If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question.
- Yes - Skip to Section 4.
 No - Continue to Item 11.
11. Is your employer a **not-for-profit** organization that is **not** tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
 Yes - Continue to Item 12.
 No - Your employer does not qualify.
12. Is your employer a partisan political organization or a labor union?
 Yes - Your employer does not qualify.
 No - Continue to Item 13.
13. Which of the following services does your employer provide? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.
- Emergency management
 - Military service (See Section 6)
 - Public safety
 - Law enforcement
 - Public interest legal services (See Section 6)
 - Early childhood education (See Section 6)
 - Public service for individuals with disabilities
 - Public service for the elderly
 - Public health (See Section 6)
 - Public education
 - Public library services
 - School library services
 - Other school-based services
 - None of the above - the employer does not qualify.

SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)

By signing, I certify (1) that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief, (2) that I am an authorized official (see Section 6) of the organization named in Section 3, and (3) that the borrower named in Section 1 is or was an employee of the organization named in Section 3.

Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

Official's Name _____

Official's Phone _____

Official's Title _____

Official's Email _____

Authorized Official's Signature _____

Date _____

Borrower Name Fred Nance Jr

Borrower SSN [REDACTED]

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4. Employer Website (if any):
5. Employment Begin Date:
10/01/2018
6. Employment End Date:
09/30/2020 OR Still Employed
7. Employment Status: Full-Time Part-Time
8. Hours Per Week (Average) 40
- Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993.
9. Is your employer a **governmental** organization?
- A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps. Federal service includes military service.
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